

**Information to identify the case:**

Debtor 1	<u>John J. DiGregorio</u>	Social Security number or ITIN	xxx-xx-5533
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-26526-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

John J. DiGregorio  
aka Husband of Patricia M. DiGregorio  
(Deceased)

9/27/22

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
John J. DiGregorio  
Debtor

Case No. 18-26526-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Sep 27, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2022:

Recip ID	Recipient Name and Address
db	+ John J. DiGregorio, 304 2nd Avenue, Bellmawr, NJ 08031-1321
aty	+ Christina J. Pross, Marinosci Law Group, 824 N. Market Street, Ste 901, Wilmington, DE 19801-4908
r	+ Anthony Balboni, Key Properties/GMAC, 6002 Route 130 North, Delran, NJ 08075-1865
517706967	+ Citizens Bank, c/o Mattleman, Weinroth & Miller, P.C, 401 Route 70, Suite 100, Cherry Hill, NJ 08034-2410
519145476	+ Citizens Bank, N.A. f/k/a RBS Citizens Bank N.A, 10561 Telegraph Rd., Glen Allen, VA 23059-4577
517847400	+ Citizens One Home Loans, 10561 Telegraph Road, Glen Allen, VA 23059-4577
517706969	+ Gloucester Township Tax Collection, 1261 Chews Landing Road, Laurel Springs, NJ 08021-2807
517706971	Horizon Blue Cross Blue Shield of NJ, PO BOX 10192, Newark, NJ 07101-3120
519199713	+ McCABE, WEISBERG & CONWAY, LLC, 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818
517706974	+ Michael K. Dovnarsky, MD, PC, 331 White Horse Pike, Atco, NJ 08004-2230
517706975	+ New Jersey Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
517706977	Rancocas Anesthesiology, PO Box 4603, Lancaster, PA 17604-4603
517706979	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
517879988	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517706980	Terrestria Homeowner's Association, 2 Fox Meadow D, Sicklerville, NJ 08081
517706981	+ Terrestria Homeowner's Association, c/o Eric D. Mann, 2111 New Road, Suite 105, Northfield, NJ 08225-1512
517706983	+ Township of Gloucester, 1261 Chews Langing-Clementon Rd, PO Box 8, Blackwood, NJ 08012-0008
518580452	+ Township of Gloucester, PO Box 8, Blackwood, NJ 08012-0008
517706984	Toyota Motor Credit, PO Box 5170, Simi Valley, CA 93062-5170
517706985	UPHS PPMC Patient Pay, PO BOX 824314, Philadelphia, PA 19182-4314

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 27 2022 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 27 2022 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517706965	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 27 2022 20:27:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
517726132	+ Email/Text: bankruptcy@pepcoholdings.com	Sep 27 2022 20:27:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
517706966	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 27 2022 20:27:00	Citizens Bank, PO BOX 42008, Providence, RI 02940-2008
517706968	+ Email/Text: bankruptcydepartment@tsico.com	Sep 27 2022 20:28:00	Delaware Valley Urology, LLC, c/o Transworld Systems, Inc., Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
517706970	EDI: RMSC.COM	Sep 28 2022 00:28:00	Home Design-Flooring/Synco, PO BOX 960061, Orlando, FL 32896-0061
517706972	+ EDI: IRS.COM		

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517706973	EDI: RMSC.COM	Sep 28 2022 00:28:00	Internal Revenue Service, PO BOX 219690, Kansas City, MO 64121-9690
517831627	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 28 2022 00:28:00	Lowe's/Synchrony Bank, Po Box 530914, Atlanta, GA 30353-0914
517706976	EDI: AGFINANCE.COM	Sep 27 2022 20:27:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517836766	EDI: PRA.COM	Sep 28 2022 00:28:00	One Main Financial, PO BOX 9001122, Louisville, KY 40290-1122
517806463	EDI: Q3G.COM	Sep 28 2022 00:28:00	Portfolio Recovery Associates, LLC, c/o Onemain Financial, POB 41067, Norfolk VA 23541
517706978	EDI: CITICORP.COM	Sep 28 2022 00:28:00	Quantum3 Group LLC as agent for, JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517708972	+ EDI: RMSC.COM	Sep 28 2022 00:28:00	Sears Credit Cards, PO Box 78051, Phoenix, AZ 85062-8051
517706982	EDI: RMSC.COM	Sep 28 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517766087	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 28 2022 00:28:00	Thomasville/Synchrony Bank, PO BOX 965033, Orlando, FL 32896-5033
		Sep 27 2022 20:27:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517723396	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 29, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Citizens Bank of PA. nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Eric Clayman

on behalf of Debtor John J. DiGregorio mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Marisa Myers Cohen

on behalf of Creditor Citizens Bank of PA. nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Marisa Myers Cohen

on behalf of Creditor Citizens Bank NA nj-ecfmail@mwc-law.com jhillier@mwc-law.com

Robert Williams

on behalf of Creditor Citizens Bank of PA. rwilliams@hoflawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9